

Parameter	Unit	Value	Standard Error	t-Statistic	p-Value
Intercept		1.2345	0.1234	10.00	0.0000
Age	Years	0.0567	0.0089	6.37	0.0000
Gender	Male/Female	0.1234	0.0456	2.70	0.0089
Education	Years	0.0234	0.0034	6.88	0.0000
Income	\$/Year	0.0012	0.0002	5.00	0.0000
Health	Good/Bad	0.3456	0.0567	6.09	0.0000
Marital Status	Married/Single	0.2345	0.0678	3.45	0.0009
Religion	Protestant/Catholic	0.1567	0.0789	1.98	0.0456
Region	North/South	0.0890	0.0345	2.58	0.0100
Time	Years	0.0123	0.0012	10.20	0.0000
Constant		1.2345	0.1234	10.00	0.0000

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invention thereof or more than one year prior to the date of this application, or in public use or on sale in the United States more than one year prior to the date of this application.

That said subject matter of this application which is not common to said earlier application has not been patented or made the subject of an inventor's certificate in any country foreign to the United States on an application filed by me or my legal representatives or assigns more than twelve months prior to the date of this application.

No application for patent or inventor's certificate on said invention first set forth in this application has been filed by me or my representatives or assigns in any country foreign to the United States, except as follows: European Application Number 95200023.0, filed January 6, 1995; and priority of said foreign application is claimed under Title 35, United States Code, §119.

I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a) including matters as occurred between the filing date of my said earlier application and the filing date of this application.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

I hereby appoint William H. Logsdon, Registration No. 22,132; Russell D. Orkin, Registration No. 25,363; David C. Hanson, Registration No. 23,024; Richard L. Byrne, Registration No. 28,498; Frederick B. Ziesenheim, Registration No. 19,438; Kent E. Baldauf, Registration No. 25,826; Barbara E. Johnson, Registration No. 31,198; Paul M. Reznick, Registration No. 33,059; John W. McIlvaine, Registration No. 34,219; Michael I. Shamos, Registration No. 30,424; Blynn L. Shideler, Registration No. 35,034; Julie W. Meder, Registration No. 36,216; Lester N. Fortney, Registration No. 38,141; James G. Porcelli, Registration No. 33,757; and Kent E. Baldauf, Jr., Registration No. 36,082, whose post-office address is 700 Koppers Building, 436 Seventh Avenue, Pittsburgh, Pennsylvania 15219-1818, Telephone No. 412-471-8815, my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, to amend the specification, to appeal in case of rejection, as they may deem

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